

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Jean C. Koegler, III

Case No.:

20-12270

Judge:

VFP

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: July 1, 2020

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: JCK Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor shall pay 1,146.03 Monthly\* to the Chapter 13 Trustee, starting on March 1, 2020 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings  
 Other sources of funding (describe source, amount and date when funds are available): \_\_\_\_\_

c. Use of real property to satisfy plan obligations:

Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:  
The debtor will resume loss mitigation upon termination of the mortgage forbearance period.

### Part 2: Adequate Protection

**NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,750.00
Internal Reveue Service	Taxes and certain other debts	11,282.34
State of New Jersey	Taxes and certain other debts	7,546.72

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
 None  
 The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Bank, N.A.	52 Sterling Avenue Weehawken, NJ 07086 Hudson County	173,479.23		173,479.23 (All arrears to be addressed via a loan modification.)	2,382.37 (Adequate protection payments to resume upon termination of the mortgage forbearance period.)
PNC Bank, N.A.	52 Sterling Avenue Weehawken, NJ 07086 Hudson County	65,686.72	0.00	65,686.72	832.99

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
North Hudson Sewerage Authority	52 Sterling Avenue Weehawken, NJ 07086 Hudson County	41,439.58	0.00	41,439.58	180.00

##### c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:  
Creditor

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Internal Revenue Services	52 Sterling Avenue Weehawken, NJ 07086 Hudson County	52,955.55

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- Not less than \_\_\_\_\_ percent
- Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation
- Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or

coupons to the Debtor notwithstanding the automatic stay.

#### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

#### d. Post-Petition Claims

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

### Part 9: Modification **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: February 11, 2020.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
The Plan is being modified because the debtor has been impacted by COVID-19 and it is being modified to appropriately address claims for 1st and 2nd mortgages, sewerage authority, Internal Revenue Services, and State of New Jersey.	The Plan is being modified to remove the loan modification language while forbearance is pending and to allow debtor to resume in loss mitigation upon termination of the forbearance period and to propose to lower the trustee payment to \$475.00 starting on July 1, 2020 for 6 months, and increase the trustee payment to \$2,733.68 starting on January 1, 2021 for 50 months.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

**NONE**

Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$1,146.03 per month for 4 months, then \$475.00 per month for 6 months, then \$3,910.46 per month for 50 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: July 1, 2020

/s/ Jean C. Koegler, III

Jean C. Koegler, III

Debtor

Date: \_\_\_\_\_

Joint Debtor \_\_\_\_\_

Date July 1, 2020

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

## Certificate of Notice Page 8 of 11

United States Bankruptcy Court  
District of New JerseyIn re:  
Jean C Koegler, III  
DebtorCase No. 20-12270-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 4  
Total Noticed: 73

Date Rcvd: Jul 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2020.

db +Jean C Koegler, III, 52 Sterling Avenue, Weehawken, NJ 07086-6809  
 518706795 +Americas Servicing Co, Attention: Bankruptcy, 1 Home Campus, Des Moines, IA 50328-0001  
 518706797 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 518706801 +Aspire, Pob 105555, Atlanta, GA 30348-5555  
 518706803 +Associated Creditors Exchange, Inc., PO Box 33130, Phoenix, AZ 85067-3130  
 518706809 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)  
 518706805 +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
 518706807 +Bank of America, Po Box 1598, Norfolk, VA 23501-1598  
 518706812 +Bank of America, 475 Crosspoint Parkway, Getzville, NY 14068-1609  
 518706811 +Bank of America, 1635 South Lumpkin Road, Columbus, GA 31903-2721  
 518732234 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 518706814 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833  
 518706817 +Brachfield Law Group, P.C., PO Box 421088, Houston, TX 77242-1088  
 518706823 +Capital One, PO Box 1954, Southgate, MI 48195-0954  
 518706827 +Chase, PO Box 78035, Phoenix, AZ 85062-8035  
 518706830 +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438  
 518706831 +Clc Consumer Services, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 518706838 +Domenick A. Castellucci, 804 Broadway, Bayonne, NJ 07002-2971  
 518706845 +Goldman & Warshaw PC, 10 Oakland Avenue Suite 2-4, PO Box 597, Warwick, NY 10990-0597  
 518706846 +Hayt, Hayt, & Landau, LLC, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500  
 518706847 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 518706848 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253  
 518706849 +Hudson County Superior Court, Civil Division/Special Civil, 595 Newark Ave., Jersey City, NJ 07306-2394  
 518706853 +Imergent, 754 E. Technology, Orem, UT 84097-6204  
 518706857 +Juniper Bank, PO Box 13337, Philadelphia, PA 19101-3337  
 518842878 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518706861 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269  
 518706866 +Midland Funding LLC, Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 518706867 +New Century Financial Services, Inc., ATTN: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 518749129 +North Hudson Sewerage Authority, 1600 Adams Street, 2nd Floor, Hoboken, NJ 07030-2304  
 518706870 +North Hudson Sewerage Authority, PO Box 71352, Philadelphia, PA 19176-1352  
 518706871 +Olympus Servicing Lp, 9600 Great Hills Trail St 200w, Austin, TX 78759-5680  
 518706840 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: Fcnb/mastertrust, Po Box 3412, Omaha, NE 68103)  
 518808505 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
 518706872 +Palisade Collection LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244  
 518706873 #+Phillips & Cohen Associates, 695 Rancocas Road, Westhampton, NJ 08060-5626  
 518706874 +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Building 1, Belmar, NJ 07719-9020  
 518869128 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)  
 518706879 +Shapiro & DeNardo, LLP, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242  
 518706880 +Specialized Loan Servi, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386  
 518706882 +Target, Po Box 9475, Minneapolis, MN 55440-9475  
 518732192 +The Bank of New York Mellon, C/O Wells Fargo Bank, N.A., Attention: Payment Processing, MAC# F2302-04C, 1 Home Campus, Des Moines IA 50328-0001  
 518706883 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475  
 518706839 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Elan Financial Service, Po Box 5229, Cincinnati, OH 45201)  
 518706885 +Universal Account Servicing LLC, PO Box 807010, Kansas City, MO 64180-7010  
 518706890 +Washington Mutual, 1100 W Town And Country, Orange, CA 92868-4600  
 518732191 +Wells Fargo Bank, N.A., Attention: Payment Processing, MAC# F2302-04C, 1 Home Campus, Des Moines IA 50328-0001  
 518706892 +Wells Fargo Hm Mortgag, 3476 Stateview Blvd, Fort Mill, SC 29715-7200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2020 01:40:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2020 01:40:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 03 2020 01:40:10 United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535  
 518706799 +E-mail/Text: bnc-applied@quantum3group.com Jul 03 2020 01:41:18 Applied Card Bank, Attention: General Inquiries, Po Box 17125, Wilmington, DE 19850-7125  
 518706818 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 03 2020 01:38:35 Cap One, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 73

Date Rcvd: Jul 02, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518706821 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 03 2020 01:37:55 Capital 1 Bank,  
Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091  
518725636 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Jul 03 2020 01:49:43  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518706832 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 03 2020 01:38:09 Collection,  
Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587  
518706842 +E-mail/Text: fggbanko@fgny.com Jul 03 2020 01:39:47 Foster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604  
518706844 +E-mail/Text: ally@ebn.phinsolutions.com Jul 03 2020 01:39:28 GMAC,  
Attention: Bankruptcy Dept., 1100 Virginia Drive, Fort Washington, PA 19034-3276  
518706843 +E-mail/PDF: gecsedri@recoverycorp.com Jul 03 2020 01:37:16 Gemb/howards,  
Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
518706856 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 03 2020 01:41:08 Jefferson Capital Syst,  
16 Mcleland Rd, Saint Cloud, MN 56303  
518796980 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 03 2020 01:41:08 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
518706891 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 03 2020 01:37:52  
Washington Mutual Mortgage, Attention: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way,  
Jacksonville, FL 32256  
518706824 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 03 2020 01:38:32 Chase,  
201 N. Walnut St//De1-1027, Wilmington, DE 19801  
518706829 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 03 2020 01:37:53 Chase Na,  
Attn: Bankruptcy Dept., Po Box 100018, Kennesaw, GA 30156  
518706841 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 03 2020 01:38:32 First Usa,na,  
Attention: Correspondence/Bankruptcy, Po Box 15298, Wilmington, DE 19850  
518706859 +E-mail/Text: bncnotices@becket-lee.com Jul 03 2020 01:39:54 Kohls/chase,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
518706878 +E-mail/Text: jennifer.chacon@spservicing.com Jul 03 2020 01:41:57 Select Portfolio Svcin,  
Po Box 65250, Salt Lake City, UT 84165-0250  
518706860 E-mail/Text: marisa.sheppard@timepayment.com Jul 03 2020 01:41:00 Leasecomm,  
10-M Commerce Way, Woburn, MA 01801  
518706887 E-mail/Text: vci.bkcy@vwcredit.com Jul 03 2020 01:40:59 Volkswagen Credit Inc,  
1401 Franklin Blvd, Libertyville, IL 60048  
518800633 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Jul 03 2020 01:50:00 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518706893 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 03 2020 01:40:29 Wfnnb/roamans,  
8035 Quivira Rd, Lenexa, KS 66215-2746  
518706894 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 03 2020 01:40:29 Wfnnb/silhouettes,  
Po Box 2974, Shawnee Mission, KS 66201-1374  
518706895 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 03 2020 01:40:30 Wfnnb/woman/within,  
Po Box 182273, Columbus, OH 43218-2273

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Kohl's, c/o Becket & Lee LLP, POB 3001, Malvern, PA 19355-0701  
518706796\* +Americas Servicing Co, Attention: Bankruptcy, 1 Home Campus, Des Moines, IA 50328-0001  
518706798\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
518706800\* +Applied Card Bank, Attention: General Inquiries, Po Box 17125, Wilmington, DE 19850-7125  
518706802\* +Aspire, Pob 105555, Atlanta, GA 30348-5555  
518706810\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)  
518706806\* +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
518706808\* +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
518706813\* +Bank of America, 475 Crosspoint Parkway, Getzville, NY 14068-1609  
518706815\* +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833,  
Wilmington, DE 19899-8833  
518706816\* +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833,  
Wilmington, DE 19899-8833  
518706819\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Attn: C/O TSYS Debt Management, Po Box 5155,  
Norcross, GA 30091)  
518706820\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Attn: C/O TSYS Debt Management, Po Box 5155,  
Norcross, GA 30091)  
518706822\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155,  
Norcross, GA 30091)  
518706828\* +Chase, PO Box 78035, Phoenix, AZ 85062-8035  
518706833\* +Collection, Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587  
518706834\* +Collection, Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587  
518706835\* +Collection, Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587  
518706836\* +Collection, Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587  
518706837\* +Collection, Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587  
518706850\* +Hudson County Superior Court, Civil Division/Special Civil, 595 Newark Ave.,  
Jersey City, NJ 07306-2394  
518706851\* +Hudson County Superior Court, Civil Division/Special Civil, 595 Newark Ave.,  
Jersey City, NJ 07306-2394

District/off: 0312-2

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Total Noticed: 73

Date Rcvd: Jul 02, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

518706852\* +Hudson County Superior Court, Civil Division/Special Civil, 595 Newark Ave., Jersey City, NJ 07306-2394

518706854\* Internal Revenue Services, Special Processing Branch, PO Box 744, Springfield, NJ 07081

518706855\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

518706825\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801)

518706826\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801)

518706858\* +Juniper Bank, PO Box 13337, Philadelphia, PA 19101-3337

518706862\* +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269

518706863\* +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269

518706864\* +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269

518706865\* +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269

518706868\* +New Century Financial Services, Inc., ATTN: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

518706869\* +New Century Financial Services, Inc., ATTN: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

518706875\* +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Building 1, Belmar, NJ 07719-9020

518706876\* +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Building 1, Belmar, NJ 07719-9020

518706877\* +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Building 1, Belmar, NJ 07719-9020

518706881\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283, Trenton, NJ 08695)

518706884\* +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475

518706888\* ++VOLKSWAGEN CREDIT UNION, 1401 FRANKLIN BLVD, LIBERTYVILLE IL 60048-4460  
(address filed with court: Volkswagen Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048)

518706889\* ++VOLKSWAGEN CREDIT UNION, 1401 FRANKLIN BLVD, LIBERTYVILLE IL 60048-4460  
(address filed with court: Volkswagen Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048)

518706804 ###Bank Of America, Attn: Bankruptcy NC4-105-02-99, Po Box 26012, Greensboro, NC 27420-6012

518706886 ###Universal Underwriters Insurance Company, ATTN: Allied Interstate Inc, 2290 Agate Court, Unit A1, Simi Valley, CA 93065-1935

TOTALS: 0, \* 41, ## 2

Addresses marked '++' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 4 of 4  
Total Noticed: 73

Date Rcvd: Jul 02, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov  
Elizabeth L. Wassall on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., as successor-in-interest to all permitted successors and assigns of JPMorgan Chase Bank, as Trustee, for certificateholders of Nomura Asset Acceptance ewassall@logs.com, njbankruptcynotifications@logs.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Jean C Koegler, III ecf@lowbankruptcy.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6